

FINAL EXPENSE

Redate / Reinstate:

Re-date Request within 60 days from Policy Date:

- A policy can be re-dated (active or terminated) within the first 60 days from the Policy Date via an email request from the agent or Agency CSR. These requests can be emailed to pos@aatx.com.
- No additional paperwork is necessary.

Re-date/Reinstate Request after 60 days from Policy Date & within the 1st year of Policy Date:

- We would require a completed Statement of Health (form 1110-the short form), and a HIPAA form (form 9526).
- A new bank authorization (form 1963) is required if payments will be made via bank draft
 - o Documents should be completed, signed, and faxed to 254-297-2105.
- **OR:** A new application can be submitted with policy # and Re-date/Reinstate written at the top. Fax to 254-297-2105.

Please note a policy can only be re-dated once.

Reinstate Only:

If the policy lapsed past 60 days from issue and within 1 year from issue:

- We would require a completed Statement of Health (form 1110-the short form), a HIPAA form (form 9526), and any past due premiums due by check or money order.
 - o Documents should be completed, signed and faxed to 254-297-2105.
- **OR:** A new application can be submitted by fax to 254-297-2105 with Reinstate and Policy # at the top.

If reinstate request is past 1 year from issue:

- We would require a new application to be completed and submitted to New Business. Please make sure to indicate the following in the comments section:
 - o "Reinstate" and Indicate the original policy number.

Questions? Contact our Policy Service Department at
(800) 736-7311 prompts 1, 1, 7
or pos@aatx.com.



SIMPLIFIED ISSUE TERM & UNIVERSAL LIFE

Reinstatements:

When a policy has lapsed **within the last 30 days**, the insured can complete the reinstatement form on the lapse notice if they can get it to us within 30 days from the date the lapse notice was mailed.

It must include information for all insureds covered by the policy and all insureds over age 18 must sign the form.

If it is **past the 30 day window**, we can send requirements for reinstatement or you can provide details and the forms listed.

Form Requirements:

Application is less than 3 months old

- Send request to reinstate. The original app can be used for medical information.

Application is 3-6 months old

- State of Health Form 1110 Reaffirmation of Application
- HIPAA form 9526

Application is over 6 months old

- Form ICC15-3167 Application for Reinstatement (check for a state specific form)
- HIPAA form 9526

Premium Requirements:

- UL or non-ROP Term – 2 months premium or 1 modal premium
- ROP Term – all missed premiums
- All other plans – all missed premiums
- In the case that the policy is over loaned we may need loan interest or a loan payment.

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